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APR 2.0 2004 APR 2.7 PADEMARKS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:

John D'Agostino

Serial No.:

10/037,007

Filing Date:

November 9, 2001

For:

A SYSTEM AND METHOD FOR PERFORMING SECURE

USER ACCOUNT PURCHASES

Group Art Unit 2162

Confirmation No. 5689 Customer Number 4219

2800 S.W. Third Avenue Historic Coral Way Miami, Florida 33129 April , 2004

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

CERTIFICATE OF MAILING

I HEREBY CERTIFY that this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, this day of April, 2004.

Respectfully submitted,

MALLOY & MALLOY, P.A. Attorneys for Applicant 2800 S.W. Third Avenue Historic Coral Way Miami, Florida 33129

(305) 858-8000

By:

Peter A Matos Reg. No. 37,884

Dated: 16/04

1/11-

GROUP 3600

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Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with Applicant's duty of disclosure, the attached information is provided for consideration by the U.S. Patent and Trademark Office in connection with the above-captioned application. The information is identified on the attached form PTO-1449 (Modified) and copies of the documents are enclosed.

The Examiner is respectfully requested to return a copy of an initialed PTO-1449 evidencing consideration of this information with the next Office Action.

Respectfully submitted,

MALLOY & MALLOY, P.A. Attorneys for Applicant 2800 S.W. Third Avenue

Historic Coral Way Miami, Florida 33129

8000 8-858 (305)

By:

Peter A. Matos Reg. No. 37,884

Dated:

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PTO-1449 (Modified)	APPLICANT John D'Agostino	ATTY. DOCKET NO. 1.706-A.01
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	SERIAL NUMBER 10/037,007	CUSTOMER NO. 4219
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE November 9, 2001	GROUP ART UNIT 2162

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name .	Class	Sub- Class	Filing Date
	5,671,279	09/23/97	Elgamal			
	5,715,314	02/03/98	Payne et al.			
	5,727,163	03/10/98	Bezos			
	5,729,594	03/17/98	Klingman			
	5,794,221	08/11/98	Egendorf			

FOREIGN PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Country	Name	Class	Sub- Class	Filing Date
	2,167,543	07/1997	CA	Durward			

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

Examiner Initial	
	Matt Barthel, Diebold Plans Major Push in Market for Debit-Card Point of Sale Terminals, 09/28/1993, American Banker, PP 1-3
	Bob Woods, New Dell E-Commerce Guarantee Called "Weak", 08/13/1998, Newsbytes News Network, PP 1-2
	Anne Finnigan, The safe way to shop online, Good Housekeeping, 09/1998, PP 1-2

Examiner	Date Considered

EXAMINER: Initial citation if reference was considered. Draw line through citation if not in conformance to MPEP 609 and not considered. Include copy of this form with next communication to applicant.

APR 7 0 2004 w		
PTO-1449 (Modified)	APPLICANT John D'Agostino	ATTY. DOCKET NO. 1.706-A.01
U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE	SERIAL NUMBER 10/037,007	CUSTOMER NO. 4219
INFORMATION DISCLOSURE STATEMENT BY APPLICANT	FILING DATE November 9, 2001	GROUP ART UNIT 2162

U.S. PATENT DOCUMENTS

Examiner Initial	Document No.	Date	Name	Class	Sub- Class	Filing Date
	5,815,657	09/29/98	Williams et al.			
	5,822,737	10/13/98	Ogram			
	6,029,890	02/29/00	Austin			
	6,324,526	11/27/01	D'Agostino			
	6,339,766	01/15/02	Gephart			

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, etc.)

Examiner Initial	
	Paul Demery, Attacking the smart card fortress, Credit Card Management, 09/1998, PP 1-7
	<u>Larry Chase</u> , Taking transactions online, <i>Target Marketing</i> , 10/1998, 1-5

Examiner	Date Considered

EXAMINER: Initial citation if reference was considered. Draw line through citation if not in conformance to MPEP 609 and not considered. Include copy of this form with next communication to applicant.